

Abstract of the Disclosure

A system for optimizing collection of outstanding balances of skip accounts is provided. The system includes a predictive
5 model associated with an account tracing entity. The model processes data of a skip account to generate an output that indicates an expected recovery amount from the skip account. An analysis program determines a course of action based on the output of the predictive model. In one embodiment, the system
10 includes a different predictive model for each tracing entity. The predictive models are applied to the skip account data to determine the expected recovery amounts for all tracing entities. The skip account is then sent to the tracing entity associated with the highest expected recovery amount as the
15 optimal course of action to take.